

THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ROME DIVISION

JOSE VELASQUEZ, MARIA I. ROLDOS
and PAUL E. DYER,

Plaintiffs,

v.

SOUTHERN GROUP, LLC; SOUTHERN
REAL ESTATE OF TENNESSEE, LLC;
TRAVIS SHIELDS, in his individual
capacity and d/b/a SOUTHERN REAL
ESTATE, SOUTHERN REAL ESTATE
LLC, and MORTGAGE PAYMENT
SERVICES, LLC; JOSHUA DOBSON, in
his individual capacity and d/b/a
SOUTHERN REAL ESTATE,
SOUTHERN REAL ESTATE, LLC and
MORTGAGE PAYMENT SERVICES,
LLC; STEVEN BOSSON; RODNEY
BRADLEY; THE HAISTEN GROUP,
INC.; FARM CREDIT SERVICES OF
MID-AMERICA, FLCA; SOUTHERN
MOUNTAIN RESORTS, LLC; and,
WARRANTY TITLE INSURANCE
COMPANY, INC.,

Defendants.

CIVIL ACTION No.

4:10-CV-22 HLM

ANSWER

COMES NOW Defendant, Warranty Title Insurance Company, Inc.
("Warranty Title"), and files its Answer to the *Complaint* filed by Plaintiffs,
Jose Velasquez, Maria I. Roldos and Paul E. Dyer, as follows:

Affirmative Defenses

First Affirmative Defense

Warranty Title is not subject to the jurisdiction of this Honorable Court.

Second Affirmative Defense

The Plaintiffs' complaint fails to state a claim upon which relief may be granted and/or fails to sufficiently plead a claim based on fraud.

Third Affirmative Defense

The Plaintiffs have failed to mitigate their damages.

Fourth Affirmative Defense

The Plaintiffs' action is barred by the statute of limitations.

Fifth Affirmative Defense

The Plaintiffs' alleged injuries are the result of their own negligence.

Sixth Affirmative Defense

Venue is improper as to Warranty Title.

Seventh Affirmative Defense

The Plaintiffs have failed to plead any items of special damages with particularity.

Eighth Affirmative Defense

Plaintiff's claims for punitive damages are in violation of and barred by the due process clause of the 1983 Georgia Constitution, Article 1, Section 1, Paragraph 1, and by the Fifth and Fourteenth Amendments to the United States Constitution.

Ninth Affirmative Defense

Plaintiff's claims for punitive damages are in violation of and barred by the equal protection clause of the 1983 Georgia Constitution, Article 1, Section 1, Paragraph 2, and by the Fourteenth Amendment to the United States Constitution.

Tenth Affirmative Defense

No act or omission on the part of the Warranty Title or its employees constitutes willful misconduct, malice, fraud, wantonness, oppression, or that entire want of care which would raise the presumption of conscious indifference to consequences.

Eleventh Affirmative Defense

An imposition of punitive damages against Warranty Title in this case would violate the prohibition against excessive fines of the Eighth Amendment of the United States Constitution and Article I, Section I, Paragraph XVII of the Constitution of Georgia of 1983.

Twelfth Affirmative Defense

Without limiting any previous defense, insofar as any punitive damages sought by Plaintiffs are awarded, such punitive damages may not exceed the sum of substantial compensatory damages that may be awarded to the Plaintiffs, as to do so would violate Warranty Title's due process rights guaranteed by the United States Constitution and by Article I, Paragraph I of the Constitution of Georgia of 1983 as applied in *State Farm Mutual Automobile Insurance Co. v. Campbell*, 123 S. Ct. 1513 (2003); *Cooper Industries, Inc. v. Leatherman Tool Group, Inc.*, 532 U.S. 424 (2001); *BMW of North America, Inc. v. Gore*, 517 U.S. 559 (1996); *Pacific Mutual Life Ins. Co. v. Haslip*, 499 U.S. 1 (1990); and, *Matthews v. Eldridge*, 424 U.S. 319 (1976).

Answer to Complaint

1.

The allegations contained in Paragraph 1 of the Complaint are denied due to a lack of information to justify a belief therein.

2.

The allegations contained in Paragraph 2 of the Complaint are denied due to a lack of information to justify a belief therein.

3.

The allegations contained in Paragraph 3 of the Complaint are denied

due to a lack of information to justify a belief therein.

4.

The allegations contained in Paragraph 4 of the Complaint are denied due to a lack of information to justify a belief therein.

5.

The allegations contained in Paragraph 5 of the Complaint are denied due to a lack of information to justify a belief therein.

6.

The allegations contained in Paragraph 6 of the Complaint are denied due to a lack of information to justify a belief therein.

7.

The allegations contained in Paragraph 7 of the Complaint are denied due to a lack of information to justify a belief therein.

8.

The allegations contained in Paragraph 8 of the Complaint are denied due to a lack of information to justify a belief therein.

9.

The allegations contained in Paragraph 9 of the Complaint are denied due to a lack of information to justify a belief therein.

10.

The allegations contained in Paragraph 10 of the Complaint are denied due to a lack of information to justify a belief therein.

11.

The allegations contained in Paragraph 11 of the Complaint are denied due to a lack of information to justify a belief therein.

12.

The allegations contained in Paragraph 12 of the Complaint are denied due to a lack of information to justify a belief therein.

13.

The allegations contained in Paragraph 13 of the Complaint are denied due to a lack of information to justify a belief therein.

14.

The allegations contained in Paragraph 14 of the Complaint are denied due to a lack of information to justify a belief therein.

15.

The allegations contained in Paragraph 15 of the Complaint are denied due to a lack of information to justify a belief therein.

16.

The allegations contained in Paragraph 16 of the Complaint are denied due to a lack of information to justify a belief therein.

17.

The allegations contained in Paragraph 17 of the Complaint are denied due to a lack of information to justify a belief therein.

18.

The allegations contained in Paragraph 18 of the Complaint are denied due to a lack of information to justify a belief therein.

19.

The allegations contained in Paragraph 19 of the Complaint are denied due to a lack of information to justify a belief therein.

20.

The allegations contained in Paragraph 20 of the Complaint are denied due to a lack of information to justify a belief therein.

21.

The allegations contained in Paragraph 21 of the Complaint are denied due to a lack of information to justify a belief therein.

22.

The allegations contained in Paragraph 22 of the Complaint are denied due to a lack of information to justify a belief therein.

23.

The allegations contained in Paragraph 23 of the Complaint are denied due to a lack of information to justify a belief therein.

24.

The allegations contained in Paragraph 24 of the Complaint are denied due to a lack of information to justify a belief therein.

25.

The allegations contained in Paragraph 25 of the Complaint are denied due to a lack of information to justify a belief therein.

26.

The allegations contained in Paragraph 26 of the Complaint are denied due to a lack of information to justify a belief therein.

27.

The allegations contained in Paragraph 27 of the Complaint are denied due to a lack of information to justify a belief therein.

28.

The allegations contained in Paragraph 28 of the Complaint are denied due to a lack of information to justify a belief therein.

29.

The allegations contained in Paragraph 29 of the Complaint are denied due to a lack of information to justify a belief therein.

30.

The allegations contained in Paragraph 30 of the Complaint are denied due to a lack of information to justify a belief therein.

31.

The allegations contained in Paragraph 31 of the Complaint are admitted.

32.

The allegations contained in Paragraph 32 of the Complaint are denied due to a lack of information to justify a belief therein.

33.

The allegations contained in Paragraph 33 of the Complaint are denied.

34.

In response to Paragraph 34 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–33 of the Complaint.

35.

The allegations contained in Paragraph 35 of the Complaint are denied due to a lack of information to justify a belief therein.

36.

The allegations contained in Paragraph 36 of the Complaint are denied due to a lack of information to justify a belief therein.

37.

The allegations contained in Paragraph 37 of the Complaint are denied due to a lack of information to justify a belief therein.

38.

The allegations contained in Paragraph 38 of the Complaint are denied due to a lack of information to justify a belief therein.

39.

The allegations contained in Paragraph 39 of the Complaint are denied due to a lack of information to justify a belief therein.

40.

The allegations contained in Paragraph 40 of the Complaint are denied due to a lack of information to justify a belief therein.

41.

The allegations contained in Paragraph 41 of the Complaint are denied due to a lack of information to justify a belief therein.

42.

The allegations contained in Paragraph 42 of the Complaint are denied due to a lack of information to justify a belief therein.

43.

The allegations contained in Paragraph 43 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 44 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 45 of the Complaint are denied due to a lack of information to justify a belief therein.

46.

The allegations contained in Paragraph 46 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 47 of the Complaint are denied due to a lack of information to justify a belief therein.

48.

The allegations contained in Paragraph 48 of the Complaint are denied due to a lack of information to justify a belief therein.

49.

The allegations contained in Paragraph 49 of the Complaint are denied due to a lack of information to justify a belief therein.

50.

The allegations contained in Paragraph 50 of the Complaint are denied due to a lack of information to justify a belief therein.

51.

The allegations contained in Paragraph 51 of the Complaint are denied due to a lack of information to justify a belief therein.

52.

The allegations contained in Paragraph 52 of the Complaint are denied due to a lack of information to justify a belief therein.

53.

The allegations contained in Paragraph 53 of the Complaint are denied

due to a lack of information to justify a belief therein.

54.

The allegations contained in Paragraph 54 of the Complaint are denied due to a lack of information to justify a belief therein.

55.

The allegations contained in Paragraph 55 of the Complaint are denied due to a lack of information to justify a belief therein.

56.

The allegations contained in Paragraph 56 of the Complaint are denied due to a lack of information to justify a belief therein.

57.

The allegations contained in Paragraph 57 of the Complaint are denied due to a lack of information to justify a belief therein.

58.

The allegations contained in Paragraph 58 of the Complaint are denied due to a lack of information to justify a belief therein.

59.

The allegations contained in Paragraph 59 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 60 of the Complaint are denied due to a lack of information to justify a belief therein.

61.

The allegations contained in Paragraph 61 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 62 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 63 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 64 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 65 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 66 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 67 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 68 of the Complaint are denied due to a lack of information to justify a belief therein.

69.

The allegations contained in Paragraph 69 of the Complaint are denied due to a lack of information to justify a belief therein.

70.

The allegations contained in Paragraph 70 of the Complaint are denied due to a lack of information to justify a belief therein.

71.

The allegations contained in Paragraph 71 of the Complaint are denied due to a lack of information to justify a belief therein.

72.

The allegations contained in Paragraph 72 of the Complaint are admitted.

73.

The allegations contained in Paragraph 73 of the Complaint are denied due to a lack of information to justify a belief therein.

74.

The allegations contained in Paragraph 74 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 75 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 76 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 77 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 78 of the Complaint are denied due to a lack of information to justify a belief therein.

79.

The allegations contained in Paragraph 79 of the Complaint are denied due to a lack of information to justify a belief therein.

80.

The allegations contained in Paragraph 80 of the Complaint are denied due to a lack of information to justify a belief therein.

81.

The allegations contained in Paragraph 81 of the Complaint are denied due to a lack of information to justify a belief therein.

82.

The allegations contained in Paragraph 82 of the Complaint are denied due to a lack of information to justify a belief therein.

83.

The allegations contained in Paragraph 83 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 84 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 85 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 86 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 87 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 88 of the Complaint are denied due to a lack of information to justify a belief therein.

89.

The allegations contained in Paragraph 89 of the Complaint are denied due to a lack of information to justify a belief therein.

90.

The allegations contained in Paragraph 90 of the Complaint are denied

due to a lack of information to justify a belief therein.

91.

The allegations contained in Paragraph 91 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 92 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 93 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 94 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 95 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 96 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 97 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 98 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 99 of the Complaint are denied due to a lack of information to justify a belief therein.

100.

The allegations contained in Paragraph 100 of the Complaint are denied due to a lack of information to justify a belief therein.

101.

The allegations contained in Paragraph 101 of the Complaint are denied due to a lack of information to justify a belief therein.

102.

The allegations contained in Paragraph 102 of the Complaint are denied due to a lack of information to justify a belief therein.

103.

The allegations contained in Paragraph 103 of the Complaint are

denied due to a lack of information to justify a belief therein.

104.

The allegations contained in Paragraph 104 of the Complaint are denied due to a lack of information to justify a belief therein.

105.

The allegations contained in Paragraph 105 of the Complaint are denied due to a lack of information to justify a belief therein.

106.

The allegations contained in Paragraph 106 of the Complaint are denied due to a lack of information to justify a belief therein.

107.

The allegations contained in Paragraph 107 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 108 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 109 of the Complaint are denied due to a lack of information to justify a belief therein.

110.

The allegations contained in Paragraph 110 of the Complaint are denied due to a lack of information to justify a belief therein.

111.

The allegations contained in Paragraph 111 of the Complaint are denied due to a lack of information to justify a belief therein.

112.

The allegations contained in Paragraph 112 of the Complaint are denied due to a lack of information to justify a belief therein.

113.

The allegations contained in Paragraph 113 of the Complaint are denied due to a lack of information to justify a belief therein.

114.

The allegations contained in Paragraph 114 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 115 of the Complaint are denied due to a lack of information to justify a belief therein.

116.

The allegations contained in Paragraph 116 of the Complaint are denied due to a lack of information to justify a belief therein.

117.

The allegations contained in Paragraph 117 of the Complaint are denied due to a lack of information to justify a belief therein.

118.

The allegations contained in Paragraph 118 of the Complaint are denied due to a lack of information to justify a belief therein.

119.

The allegations contained in Paragraph 119 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 120 of the Complaint are denied due to a lack of information to justify a belief therein.

121.

The allegations contained in Paragraph 121 of the Complaint are denied due to a lack of information to justify a belief therein.

122.

The allegations contained in Paragraph 122 of the Complaint are denied due to a lack of information to justify a belief therein.

123.

The allegations contained in Paragraph 123 of the Complaint are denied due to a lack of information to justify a belief therein.

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The allegations contained in Paragraph 124 of the Complaint are denied due to a lack of information to justify a belief therein.

125.

The allegations contained in Paragraph 125 of the Complaint are denied due to a lack of information to justify a belief therein.

126.

The allegations contained in Paragraph 126 of the Complaint are denied due to a lack of information to justify a belief therein.

127.

The allegations contained in Paragraph 127 of the Complaint are denied due to a lack of information to justify a belief therein.

128.

The allegations contained in Paragraph 128 of the Complaint are denied due to a lack of information to justify a belief therein.

129.

The allegations contained in Paragraph 129 of the Complaint are denied due to a lack of information to justify a belief therein.

130.

The allegations contained in Paragraph 130 of the Complaint are denied due to a lack of information to justify a belief therein.

131.

The allegations contained in Paragraph 131 of the Complaint are denied due to a lack of information to justify a belief therein.

132.

The allegations contained in Paragraph 132 of the Complaint are denied due to a lack of information to justify a belief therein.

133.

The allegations contained in Paragraph 133 of the Complaint are denied due to a lack of information to justify a belief therein.

134.

The allegations contained in Paragraph 134 of the Complaint are denied due to a lack of information to justify a belief therein.

135.

The allegations contained in Paragraph 135 of the Complaint are denied due to a lack of information to justify a belief therein.

136.

The allegations contained in Paragraph 136 of the Complaint are denied due to a lack of information to justify a belief therein.

137.

The allegations contained in Paragraph 137 of the Complaint are denied due to a lack of information to justify a belief therein.

138.

The allegations contained in Paragraph 138 of the Complaint are denied due to a lack of information to justify a belief therein.

139.

The allegations contained in Paragraph 139 of the Complaint are denied due to a lack of information to justify a belief therein.

140.

The allegations contained in Paragraph 140 of the Complaint are

denied due to a lack of information to justify a belief therein.

141.

The allegations contained in Paragraph 141 of the Complaint are denied due to a lack of information to justify a belief therein.

142.

The allegations contained in Paragraph 142 of the Complaint are denied due to a lack of information to justify a belief therein.

143.

The allegations contained in Paragraph 143 of the Complaint are denied due to a lack of information to justify a belief therein.

144.

The allegations contained in Paragraph 144 of the Complaint are denied due to a lack of information to justify a belief therein.

145.

The allegations contained in Paragraph 145 of the Complaint are denied due to a lack of information to justify a belief therein.

146.

The allegations contained in Paragraph 146 of the Complaint are denied due to a lack of information to justify a belief therein.

147.

The allegations contained in Paragraph 147 of the Complaint are denied due to a lack of information to justify a belief therein.

148.

The allegations contained in Paragraph 148 of the Complaint are denied due to a lack of information to justify a belief therein.

149.

The allegations contained in Paragraph 149 of the Complaint are denied due to a lack of information to justify a belief therein.

150.

The allegations contained in Paragraph 150 of the Complaint are denied due to a lack of information to justify a belief therein.

151.

The allegations contained in Paragraph 151 of the Complaint are denied due to a lack of information to justify a belief therein.

152.

The allegations contained in Paragraph 152 of the Complaint are denied due to a lack of information to justify a belief therein.

153.

The allegations contained in Paragraph 153 of the Complaint are

denied due to a lack of information to justify a belief therein.

154.

The allegations contained in Paragraph 154 of the Complaint are denied due to a lack of information to justify a belief therein.

155.

The allegations contained in Paragraph 155 of the Complaint are denied due to a lack of information to justify a belief therein.

156.

The allegations contained in Paragraph 156 of the Complaint are denied due to a lack of information to justify a belief therein.

157.

The allegations contained in Paragraph 157 of the Complaint are denied due to a lack of information to justify a belief therein.

158.

The allegations contained in Paragraph 158 of the Complaint are denied due to a lack of information to justify a belief therein.

159.

The allegations contained in Paragraph 159 of the Complaint are denied due to a lack of information to justify a belief therein.

160.

The allegations contained in Paragraph 160 of the Complaint are denied due to a lack of information to justify a belief therein.

161.

The allegations contained in Paragraph 161 of the Complaint are denied due to a lack of information to justify a belief therein.

162.

The allegations contained in Paragraph 162 of the Complaint are denied due to a lack of information to justify a belief therein.

163.

The allegations contained in Paragraph 163 of the Complaint are denied due to a lack of information to justify a belief therein.

164.

The allegations contained in Paragraph 164 of the Complaint are denied due to a lack of information to justify a belief therein.

165.

The allegations contained in Paragraph 165 of the Complaint are denied due to a lack of information to justify a belief therein.

166.

The allegations contained in Paragraph 166 of the Complaint are denied due to a lack of information to justify a belief therein.

167.

The allegations contained in Paragraph 167 of the Complaint are denied due to a lack of information to justify a belief therein.

168.

The allegations contained in Paragraph 168 of the Complaint are denied due to a lack of information to justify a belief therein.

169.

In response to Paragraph 169 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–168 of the Complaint.

170.

The allegations contained in Paragraph 170 of the Complaint are denied.

171.

The allegations contained in Paragraph 171 of the Complaint are denied.

172.

The allegations contained in Paragraph 172 of the Complaint are denied.

173.

The allegations contained in Paragraph 173 of the Complaint are denied.

174.

The allegations contained in Paragraph 174 of the Complaint are denied.

175.

The allegations contained in Paragraph 175 of the Complaint are denied due to a lack of information to justify a belief therein.

176.

The allegations contained in Paragraph 176 are simply a statement of the belief and litigation strategy of the Plaintiffs and do not appear to require a response. Nevertheless, out of an abundance of caution, the allegations contained in Paragraph 176 are denied due to a lack of information to justify a belief therein.

177.

The allegations contained in Paragraph 177 of the Complaint are denied.

178.

The allegations contained in Paragraph 178 of the Complaint are denied.

179.

The allegations contained in Paragraph 179 of the Complaint are denied.

180.

In response to Paragraph 180 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–179 of the Complaint.

181.

The allegations contained in Paragraph 181 of the Complaint are denied.

182.

The allegations contained in Paragraph 182 of the Complaint are denied.

183.

The allegations contained in Paragraph 183 of the Complaint are

denied.

184.

The allegations contained in Paragraph 184 of the Complaint are denied due to a lack of information to justify a belief therein.

185.

The allegations contained in Paragraph 185 are simply a statement of the belief and litigation strategy of the Plaintiffs and do not appear to require a response. Nevertheless, out of an abundance of caution, the allegations contained in Paragraph 185 are denied due to a lack of information to justify a belief therein.

186.

The allegations contained in Paragraph 186 of the Complaint are denied.

187.

The allegations contained in Paragraph 187 of the Complaint are denied.

188.

The allegations contained in Paragraph 188 of the Complaint are denied.

189.

In response to Paragraph 189 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–188 of the Complaint.

190.

The allegations contained in Paragraph 190 of the Complaint are denied.

191.

The allegations contained in Paragraph 191 of the Complaint are denied.

192.

The allegations contained in Paragraph 192 of the Complaint are denied due to a lack of information to justify a belief therein.

193.

The allegations contained in Paragraph 193 of the Complaint are denied due to a lack of information to justify a belief therein.

194.

The allegations contained in Paragraph 194 of the Complaint are denied due to a lack of information to justify a belief therein.

195.

The allegations contained in Paragraph 195 of the Complaint are denied due to a lack of information to justify a belief therein.

196.

The allegations contained in Paragraph 196 of the Complaint are denied due to a lack of information to justify a belief therein.

197.

The allegations contained in Paragraph 197 of the Complaint are denied due to a lack of information to justify a belief therein.

198.

The allegations contained in Paragraph 198 of the Complaint are denied.

199.

The allegations contained in Paragraph 199 of the Complaint are denied due to a lack of information to justify a belief therein.

200.

The allegations contained in Paragraph 200 of the Complaint are denied.

201.

The allegations contained in Paragraph 201 of the Complaint are admitted solely to the extent that Patty Martin was acting within the scope of her employment by Defendant Warranty Title Insurance Co. at the time of the events which form the subject of the Plaintiffs' *Complaint*. They are denied in all other respects.

202.

The allegations contained in Paragraph 202 of the Complaint are denied due to a lack of information to justify a belief therein.

203.

The allegations contained in Paragraph 203 of the Complaint are denied due to a lack of information to justify a belief therein.

204.

The allegations contained in Paragraph 204 of the Complaint are denied.

205.

The allegations contained in Paragraph 205 of the Complaint are denied.

206.

The allegations contained in Paragraph 206 of the Complaint are denied.

207.

The allegations contained in Paragraph 207 of the Complaint are denied.

208.

The allegations contained in Paragraph 208 of the Complaint are denied.

209.

The allegations contained in Paragraph 209 of the Complaint are denied.

210.

The allegations contained in Paragraph 210 of the Complaint are denied.

211.

In response to Paragraph 211 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–210 of the Complaint.

212.

The allegations contained in Paragraph 212 of the Complaint are denied due to a lack of information to justify a belief therein.

213.

The allegations contained in Paragraph 213 of the Complaint are denied due to a lack of information to justify a belief therein.

214.

The allegations contained in Paragraph 214 of the Complaint are denied due to a lack of information to justify a belief therein.

215.

The allegations contained in Paragraph 215 of the Complaint are denied due to a lack of information to justify a belief therein.

216.

The allegations contained in Paragraph 216 of the Complaint are denied due to a lack of information to justify a belief therein.

217.

In response to Paragraph 217 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–216 of the Complaint.

218.

The allegations contained in Paragraph 218 of the Complaint are denied due to a lack of information to justify a belief therein.

219.

The allegations contained in Paragraph 219 of the Complaint are denied due to a lack of information to justify a belief therein.

220.

The allegations contained in Paragraph 220 of the Complaint are denied due to a lack of information to justify a belief therein.

221.

The allegations contained in Paragraph 221 of the Complaint are denied due to a lack of information to justify a belief therein.

222.

The allegations contained in Paragraph 222 of the Complaint are denied due to a lack of information to justify a belief therein.

223.

In response to Paragraph 223 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–222 of the Complaint.

224.

The allegations contained in Paragraph 224 of the Complaint are lack

225.

The allegations contained in Paragraph 225 of the Complaint are denied due to a lack of information to justify a belief therein.

226.

The allegations contained in Paragraph 226 of the Complaint are denied due to a lack of information to justify a belief therein.

227.

The allegations contained in Paragraph 227 of the Complaint are denied due to a lack of information to justify a belief therein.

228.

In response to Paragraph 228 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–227 of the Complaint.

229.

The allegations contained in Paragraph 229 of the Complaint are denied due to a lack of information to justify a belief therein.

230.

The allegations contained in Paragraph 230 of the Complaint are denied due to a lack of information to justify a belief therein.

231.

The allegations contained in Paragraph 231 of the Complaint are denied due to a lack of information to justify a belief therein.

232.

The allegations contained in Paragraph 232 of the Complaint are denied due to a lack of information to justify a belief therein.

233.

The allegations contained in Paragraph 233 of the Complaint are denied due to a lack of information to justify a belief therein.

234.

The allegations contained in Paragraph 234 of the Complaint are denied due to a lack of information to justify a belief therein.

235.

The allegations contained in Paragraph 235 of the Complaint are denied due to a lack of information to justify a belief therein.

236.

The allegations contained in Paragraph 236 of the Complaint are denied due to a lack of information to justify a belief therein.

237.

The allegations contained in Paragraph 237 of the Complaint are denied due to a lack of information to justify a belief therein.

238.

In response to Paragraph 238 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–237 of the Complaint.

239.

The allegations contained in Paragraph 239 of the Complaint are denied due to a lack of information to justify a belief therein.

240.

The allegations contained in Paragraph 240 of the Complaint are denied due to a lack of information to justify a belief therein.

241.

The allegations contained in Paragraph 241 of the Complaint are denied due to a lack of information to justify a belief therein.

242.

The allegations contained in Paragraph 242 of the Complaint are denied due to a lack of information to justify a belief therein.

243.

The allegations contained in Paragraph 243 of the Complaint are denied due to a lack of information to justify a belief therein.

244.

The allegations contained in Paragraph 244 of the Complaint are denied due to a lack of information to justify a belief therein.

245.

In response to Paragraph 245 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–244 of the Complaint.

246.

The allegations contained in Paragraph 246 of the Complaint are denied due to a lack of information to justify a belief therein.

247.

The allegations contained in Paragraph 247 of the Complaint are denied due to a lack of information to justify a belief therein.

248.

The allegations contained in Paragraph 248 of the Complaint are denied due to a lack of information to justify a belief therein.

249.

The allegations contained in Paragraph 249 of the Complaint are denied due to a lack of information to justify a belief therein.

250.

The allegations contained in Paragraph 250 of the Complaint are denied due to a lack of information to justify a belief therein.

251.

The allegations contained in Paragraph 251 of the Complaint are denied due to a lack of information to justify a belief therein.

252.

In response to Paragraph 252 of the Complaint, Warranty Title reavers its defenses and responses to Paragraphs 1–251 of the Complaint.

253.

The allegations contained in Paragraph 253 of the Complaint are denied due to a lack of information to justify a belief therein.

254.

The allegations contained in Paragraph 254 of the Complaint are denied due to a lack of information to justify a belief therein.

255.

The allegations contained in Paragraph 255 of the Complaint are denied due to a lack of information to justify a belief therein.

256.

The allegations contained in Paragraph 256 of the Complaint are denied due to a lack of information to justify a belief therein.

257.

The allegations contained in Paragraph 257 of the Complaint are denied due to a lack of information to justify a belief therein.

Any allegation in Plaintiffs' Complaint not specifically responded to in this Answer is herewith denied.

WHEREFORE, Defendant, Warranty Title Insurance Co., Inc., respectfully demands judgment in its favor, all costs and attorney's fees for defending this action, and such other and further relief as the Court deems just and proper.

Respectfully submitted this 23rd day of March, 2010.

HAWKINS & PARNELL, LLP

s/ William M. Davis

Matthew F. Barr

Georgia Bar No. 039481

William Davis

Georgia Bar No. 721062
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CERTIFICATE OF COMPLIANCE WITH LOCAL RULE 5.1(C)

I hereby certify pursuant to Rule 7.1 of the Local Rules for the Northern District of Georgia that this document has been prepared in “Century Schoolbook” font, 13 point, as required by Local Rule 5.1(C).

s/ William M. Davis
Matthew F. Barr
Georgia Bar No. 039481
William Davis
Georgia Bar No. 721062

CERTIFICATE OF SERVICE

This is to certify that on the 23rd day of March, 2010, I have caused to be served upon counsel for all parties a true and correct copy of the foregoing *Answer* by filing same into the CM/ECF system for the Northern District of Georgia and by placing same in the United States Mail, postage prepaid and properly addressed to:

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